

# **EXHIBIT X**

## **[PUBLIC VERSION]**

## Message

**From:** Kathy Wilson [kathy.wilson@frb.gov]  
**Sent:** 11/16/2020 10:03:18 AM  
**To:** Nugent, Jackie [jackie.nugent@kc.frb.org]  
**Subject:** RE: Resources to contribute from Kansas City  
**Attachments:** Nontraditional Account Access Workstream Structure v6.docx

**INTERNAL FR/OFFICIAL USE // FRSONLY**

Hi Jackie,

No problem, please see attached. I think the other names we have yet to confirm are the FRBSF folks, so just something to keep in mind.

Thanks for keeping the ball rolling,  
 Kathy

**From:** Nugent, Jackie <jackie.nugent@kc.frb.org>  
**Sent:** Monday, November 16, 2020 9:04 AM  
**To:** Kathy Wilson <kathy.wilson@frb.gov>  
**Subject:** RE: Resources to contribute from Kansas City

**INTERNAL FR/OFFICIAL USE // FRSONLY**

Hi, Kathy. Could I trouble you for another copy of the document you shared with me regarding the two work streams. I will not share the copy with anyone else, but will reference it in conversation with my senior leadership. Unfortunately, I must not have saved the copy you sent me earlier. Thanks very much.

Jackie

**Jackie Nugent**

*Assistant Vice President • Supervision and Risk Management*  
*Banking and Financial Innovation (Fintech) Analysis and Supervision Team*  
 P: 816.881.2462 E: [Jackie.nugent@kc.frb.org](mailto:Jackie.nugent@kc.frb.org)  
 FEDERAL RESERVE BANK OF KANSAS CITY  
 1 Memorial Drive • Kansas City, Missouri 64198 • [www.kansascityfed.org](http://www.kansascityfed.org)



**From:** Kathy Wilson <kathy.wilson@frb.gov>  
**Sent:** Thursday, November 12, 2020 12:04 PM  
**To:** Mills, David C (Board) <david.c.mills@frb.gov>; Nugent, Jackie <jackie.nugent@kc.frb.org>  
**Subject:** RE: Resources to contribute from Kansas City

**RESTRICTED FR // FRSONLY**

Hi Jackie,

I'd be happy to discuss this with you. Here are a few times when I'm free, please let me know if one of them works for you:

- Today at 4pm ET
- Friday 11/13 at 10 am ET
- Friday 11/13 at 3 pm ET

Thanks,  
Kathy

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**From:** David Mills <[david.c.mills@frb.gov](mailto:david.c.mills@frb.gov)>  
**Sent:** Thursday, November 12, 2020 11:47 AM  
**To:** Jackie Nugent (FRS) <[Jackie.Nugent@kc.frb.org](mailto:Jackie.Nugent@kc.frb.org)>  
**Cc:** Kathy Wilson <[kathy.wilson@frb.gov](mailto:kathy.wilson@frb.gov)>  
**Subject:** RE: Resources to contribute from Kansas City

## RESTRICTED FR // FRSONLY

Thanks, Jackie. I'm copying Kathy, who has been close to the backgrounds of the team members we have and I think it may be helpful for her to discuss with you. I appreciate your willingness to help and support and look forward to it.

Best,  
Dave

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**From:** Nugent, Jackie <[jackie.nugent@kc.frb.org](mailto:jackie.nugent@kc.frb.org)>  
**Sent:** Thursday, November 12, 2020 10:40 AM  
**To:** David Mills <[david.c.mills@frb.gov](mailto:david.c.mills@frb.gov)>  
**Subject:** Resources to contribute from Kansas City

## RESTRICTED FR // FRSONLY

David,

Wanted to get back to you. Kansas City FRB does want to contribute resources to the two work groups we discussed. We're unsure which persons would be best, so perhaps it would be good to know who some of the others are and what attributes you're most interested in. I'd be happy to jump on the phone with you if it would be easier.

Officers from our fintech, credit risk management, and legal units have been working closely on all aspects. Our fintech team (my team) has facilitated the policy implications analysis and non-traditional accounts comparative analysis (our local analysis), with inputs/feedback from legal and credit. Credit risk management (Christi May-Oder's team) has the direct interface with the charter applicants now that we have official master account requests, and the fintech team is coordinating the risk profile assessments of the applicants in support of credit risk management. So it seems appropriate for the fintech and/or credit risk management units to be engaged with you. And we think a representative from our legal unit may have a place as well, given their engagement on both the account eligibility and policy analysis.

Jackie



### Jackie Nugent

*Assistant Vice President • Supervision and Risk Management  
 Banking and Financial Innovation (Fintech) Analysis and Supervision Team*  
 P: 816.881.2462 E: [Jackie.nugent@kc.frb.org](mailto:Jackie.nugent@kc.frb.org)  
 FEDERAL RESERVE BANK OF KANSAS CITY  
 1 Memorial Drive • Kansas City, Missouri 64198 • [www.kansascityfed.org](http://www.kansascityfed.org) > > >



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